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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q46-Q51):

### NEW QUESTION # 46

An investor with \$900,000 of investable assets would normally be categorised as:

- A. Ultra-high-net-worth
- B. Very-high-net-worth
- C. Mass affluent

- **D. High-net-worth**

**Answer: D**

Explanation:

- \* Investor Categories Based on Investable Assets
- \* Mass Affluent: \$100,000-\$1,000,000
- \* High-Net-Worth Individuals (HNWI): \$1,000,000-\$5,000,000
- \* Very-High-Net-Worth Individuals (VHNWI): \$5,000,000-\$30,000,000
- \* Ultra-High-Net-Worth Individuals (UHNWI): Over \$30,000,000
- \* Why \$900,000 Falls into HNWI?
- \* Although \$900,000 is close to the HNWI threshold, the term is often used flexibly for individuals who are near the \$1M mark.
- \* Banks and wealth managers generally consider \$900,000 within this category because they have similar service needs.
- \* ICWIM Textbook, Chapter on Investor Profiling: Defines HNWI thresholds and explains their investment behavior.
- \* Wealth Management Industry Standards: High-net-worth classification begins near \$1M.

References Thus, the investor would normally be categorized as B. High-net-worth.

#### NEW QUESTION # 47

A firm acting as an agent makes money by:

- **A. Charging their client a commission**
- B. Profiting from the spread
- C. Providing advice
- D. Trading against its own order book

**Answer: A**

Explanation:

When a firm acts as an agent, it executes trades on behalf of clients and earns a commission for each transaction.

- \* Why is Option C Correct?
- \* Agents do not take ownership of securities but facilitate transactions.
- \* They charge a fixed fee or percentage-based commission for each trade executed.
- \* Why Not Other Options?
- \* A (Profiting from the spread) # Market makers profit from bid-ask spreads, not agents.
- \* B (Providing advice) # Advice is provided by investment advisers, not agents.
- \* D (Trading against its own order book) # Agents do not take opposing positions; this applies to principal trading.

# Reference: FCA Handbook (Market Conduct Rules), CISI Wealth & Investment Management.

#### NEW QUESTION # 48

Which of the following elements would be included in a recommendation report to a client?

- **A. Previous arrangements**
- B. Restrictions
- C. Cost of living
- D. Rate of inflation

**Answer: A**

Explanation:

A recommendation report for a client should contain comprehensive details of their existing financial arrangements. This ensures that advice aligns with the client's goals and existing commitments. The inclusion of previous arrangements helps provide a full financial picture and ensures the recommendations are appropriate.

#### NEW QUESTION # 49

An economy with two consecutive quarters of negative growth is considered to be in what phase of an economic cycle?

- **A. Slump**
- B. Inflationary

- C. Depression
- **D. Recession**

**Answer: D**

Explanation:

- \* Definition of Recession:
- \* A recession is defined as two consecutive quarters of negative GDP growth, indicating a sustained economic downturn.
- \* It reflects reduced consumer spending, higher unemployment, and lower production.
- \* Elimination of Other Options:
- \* B (Slump): A slump is a more general term and not a specific phase.
- \* C (Depression): Refers to prolonged and severe economic downturns.
- \* D (Inflationary): Opposite of the scenario described.

References:

- \* ICWIM Module 1: Explanation of economic cycles and recession indicators.

### NEW QUESTION # 50

Standard deviation is used when analysing portfolios because it:

- A. Identifies profitable trades
- B. Makes it easier to track the performance against a benchmark
- C. Identifies underperforming assets
- **D. Allows for a comparison of volatility**

**Answer: D**

Explanation:

Standard deviation measures the volatility of returns, helping investors compare the risk levels of different portfolios or assets. A higher standard deviation indicates greater uncertainty in returns, which can signify higher risk.

### NEW QUESTION # 51

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In life we mustn't always ask others to give me something, but should think what I can do for others. At work if you can create a lot of value for the boss, the boss of course care about your job, including your salary. The same reason, if we are always a ordinary IT staff, then you will be eliminated sooner or later. We should pass the IT exams, and go to the top step by step. VCE4Plus's CISI ICWIM Exam Materials can help you to find shortcut to success. There are a lot of IT people who have started to act. Success is in the VCE4Plus CISI ICWIM exam training materials. Of course you can not miss it.

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